

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

2 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Robert J. Jannone  
Jeannette C. Jannone

Case No.: 19-31549

Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 7/13/2022  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ S.W. Initial Debtor: /s/R.J.J. Initial Co-Debtor: /s/ J.C.J.

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 657.00 per month to the Chapter 13 Trustee, starting on  
August 1, 2022 for approximately 28 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,060.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Purposes Only
Internal Revenue Service	Taxes	\$756.52
State of New Jersey	Taxes	\$1,284.85
Atlantic County Board of Taxation	Taxes	Notice Only

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Ally Financial	2016 Dodge Journey	\$17,519.61	\$11,775.00	None	\$11,775.00	5%	\$13,332.60
Ally Financial	2016 Jeep Patriot	\$17,874.02	\$13,600.00	None	\$13,600.00	5%	\$15,399.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Midfirst Bank-130 Irene Avenue, Buena, NJ 08310. Post-Petition Arrears cured via a loan modification. Payments are to be maintained outside of the Plan.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Ally Financial	2016 Dodge Journey	\$17,519.61	\$11,775.00	\$13,332.60	\$4,187.01
Ally Financial	2016 Jeep Patriot	\$17,874.02	\$13,600.00	\$15,399.00	\$2,475.02

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/13/2022.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>To list MidFirst Bank Post-Petition Arrears under Part 4(f) per Order on Motion for Authorization to Enter into Final Loan Modification Agreement.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>To list MidFirst Bank Post-Petition Arrears under Part 4(f) per Order on Motion for Authorization to Enter into Final Loan Modification Agreement.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/13/2022

/s/ Robert J. Jannone  
Debtor

Date: 7/13/2022

/s/ Jeannette C. Jannone  
Joint Debtor

Date: 7/13/2022

/s/ Seymour Wasserstrum  
Attorney for Debtor(s)

In re:  
Robert J. Jannone  
Jeannette C. Jannone  
Debtors

Case No. 19-31549-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 13, 2022

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert J. Jannone, Jeannette C. Jannone, 130 Irene Ave., Buena, NJ 08310-9734
518570194	+ Atlantic County Board of Taxation, 5909 Main St # 2, Mays Landing, NJ 08330-1701
518570208	Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
518670665	+ MidFirst Bank, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518570215	+ Old Hickory Buildings, 1091 N. Delsea Drive, Vineland, NJ 08360-2701
518570217	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518570220	The Home Depot, PO Box 689100, Des Moines, IA 50368-9100
518570221	+ Theresa M. Sharpe, 321 Tuckahoe Rd., Vineland, NJ 08360-9243

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518659685	Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 20:49:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255332	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 13 2022 20:53:50	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518570192	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 20:49:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
518570193	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 13 2022 20:50:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600
518570195	Email/Text: mortgagebkcorrespondence@bofa.com	Jul 13 2022 20:50:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
518649179	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 13 2022 20:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518570196	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 20:54:01	Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
518570197	^ MEBN	Jul 13 2022 20:46:03	Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518570199	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 20:54:09	Capital One, PO Box 85015, Richmond, VA 23285-5015
518570202	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Jul 13 2022 20:54:01	CBNA, 1000 Technology Dr, Fallon, MO 63368-2222
518570198	Email/Text: amanda@cascollects.com	Jul 13 2022 20:50:00	Capital Collection Services, PO BOX 150, West Berlin, NJ 08091-0150
518587735	+ Email/PDF: ebn_ais@aisinfo.com	Jul 13 2022 20:53:55	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518570200	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 20:53:48	Capital One Bank Usa Na, PO Box 30281, Salt Lake City, UT 84130-0281
518602170	+ Email/PDF: ebn_ais@aisinfo.com	Jul 13 2022 20:53:59	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518570201	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 20:53:57	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
518672404	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 20:53:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518570203	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 20:54:01	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
518570204	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2022 20:50:00	Comenity Capital Bank/Bosc, PO Box 182120, Columbus, OH 43218-2120
518570205	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2022 20:50:00	Comenity Capital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518570206	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2022 20:53:51	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
518570207	Email/Text: mrdiscen@discover.com	Jul 13 2022 20:49:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
518585138	Email/Text: mrdiscen@discover.com	Jul 13 2022 20:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518570211	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2022 20:50:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518584072	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518768803	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 20:54:14	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518768804	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 20:53:52	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518581640	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 20:54:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518570213	Email/Text: EBN@Mohela.com	Jul 13 2022 20:50:00	Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
518579367	Email/Text: EBN@Mohela.com	Jul 13 2022 20:50:00	US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
518675529	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 13 2022 20:54:08	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518661837	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2022 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518570212	Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 13 2022 20:53:48	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518570214	^ MEBN	Jul 13 2022 20:45:11	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112

District/off: 0312-1

User: admin

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519628760	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2022 20:54:13	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519628761	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2022 20:53:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518650224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2022 20:54:12	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518570216	Email/PDF: gecsed@recoverycorp.com Jul 13 2022 20:53:58	PayPal, PO Box 960006, Orlando, FL 32896-0006
518800475	Email/Text: bnc-quantum@quantum3group.com Jul 13 2022 20:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518662311	Email/Text: bnc-quantum@quantum3group.com Jul 13 2022 20:50:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
518800476	+ Email/Text: bnc-quantum@quantum3group.com Jul 13 2022 20:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
518662315	Email/Text: bnc-quantum@quantum3group.com Jul 13 2022 20:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518612440	Email/PDF: resurgentbknofications@resurgent.com Jul 13 2022 20:53:51	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518570218	+ Email/PDF: gecsed@recoverycorp.com Jul 13 2022 20:53:49	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
518570219	+ Email/PDF: gecsed@recoverycorp.com Jul 13 2022 20:53:49	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
518668150	+ Email/PDF: gecsed@recoverycorp.com Jul 13 2022 20:53:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518573115	+ Email/PDF: gecsed@recoverycorp.com Jul 13 2022 20:53:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518570222	+ Email/Text: bnc-bluestem@quantum3group.com Jul 13 2022 20:50:00	Webbank/ Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519255333	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518570209	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518570210	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Date Rcvd: Jul 13, 2022

Form ID: pdf901

Total Noticed: 57

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Robert J. Jannone mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Joint Debtor Jeannette C. Jannone mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5